

**Amendments to the Specification:**

Please amend the title as follows:

~~A MAGNETIC MAGNETORESISTIVE HEAD WITH ANTI-FERROMAGNETIC LAYER  
HAVING NON-MAGNETIC INCLUDING INSENSITIVE REGIONS ON BOTH ENDS OF A  
MAGNETORESISTIVE FILM~~

Please replace paragraph [0054] with the following amended paragraph:

[0054] FIG. 3(d) depicts a form in which portions on the left of the conductive layer ~~21d~~ 21a and on the right of the conductive layer ~~21d~~ 21b are completely removed as far as the free layer 14, but it is actually difficult to completely remove the entire region in the plane of the substrate uniformly. Depending on the case, a form in which alumina is etched (over-etching) causes no practical problem.